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Hearing Date: **January 30, 2024,**
at 10:30 am in Courtroom 2,
United States Bankruptcy Court,
900 Market Street, Philadelphia,
PA 19107

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Marc J. Chernoff
Debtor(s)

Chapter 13 Proceeding

23-12983 MDC

**MOTION OF CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A. FOR RELIEF OF
FROM THE AUTOMATIC STAY**

AND NOW, comes secured Creditor, Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
(Movant) by and through its counsel, Mary F. Kennedy, and files this Motion to obtain an order
for Relief from the Automatic Stay due to debtor(s) failure to provide Movant with adequate
protection of its interest in the property which is the basis of the creditor's security.

1. On or about October 2, 2023, Debtor(s) filed a Chapter 13 Bankruptcy Petition.
2. On November 19, 2013, the debtor executed a Mortgage and Note to RBS Citizens, N.A. in the amount of \$517,000.00 and secured by the property located at 400 Highgate Drive, Ambler, PA 19002, referred to as the "property." The Mortgage was recorded on November 26, 2013, in the Montgomery County Recorder of Deeds Office, Mortgage Book 13717 at Page 01493. (See Exhibit "A" attached).
3. The debtor is presently in arrears post-petition for three (3) months, November 1, 2023 to January 1, 2024. The total arrears including \$1,249.00 for attorney fees and costs is \$14,995.51.
4. Movant wishes to have the automatic stay terminated to permit Movant to complete foreclosure on its mortgage.
5. Pursuant to 11 U.S.C.A. section 362 (d) (1), cause exists to grant Movant relief from the stay.

6. Movant requests that if relief from the stay is granted that Federal Rule of Bankruptcy Procedure 3002.1 be waived.

WHEREFORE, Movant respectfully requests this Honorable Court ORDER:

That Relief from the Automatic Stay be granted to Citizens Bank, N.A. f/k/a RBS Citizens, N.A. to proceed with foreclosure action to obtain all other Relief available under Non-Bankruptcy Law. That the relief granted by the Court will survive the conversion of this bankruptcy case to a case under any other Chapter of the Bankruptcy Code. And that bankruptcy Rule 4001(a)(3) is not applicable, and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non-Bankruptcy law. That Federal Rule of Bankruptcy Procedure 3002.1 is no longer applicable. Furthermore, Movant respectfully requests that reasonable attorney fees and costs associated with this Motion be awarded to Movant

RESPECTFULLY SUBMITTED,

/s/ MARY F. KENNEDY, ESQ.

Dated: January 5, 2024